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SEP 2 0 2005

# FAX COVER LETTER

September 20, 2005

TO:

**Examiner Michael Cuff** 

**COMPANY:** 

U.S. Patent and Trademark Office - Art Unit 3627

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FROM:

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RE:

U.S. Patent Application No. 09/470,041 Attorney Docket No.: 60021-339701

## CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that an Amendment and Response to Office Action is being facsimile transmitted to the U.S. Patent and Trademark Office on the date listed below.

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Serial No. 09/470,041

In reply to: Office Action mailed June 21, 2005

Page 1 of 10

SEP 2 0 2005

#### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial #:

09/470,041

Applicant:

William Ng

Filed:

December 22, 1999

Title:

INITIATION OF BIDDING IN A VIRTUAL TRADE FINANCIAL ENVIRONMENT

Group Art:

3627

Examiner;

Michael A. Cuff

Docket #:

60021-339701 (AND1P397

Mail Stop Amendment Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

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## AMENDMENT AND RESPONSE TO OFFICE ACTION

This paper is responsive to the Office Action dated June 21, 2005. Please amend the above-identified as follows.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.